

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MARYLAND

PAMELA ANNETTE BOWMAN
:
:
v. : Civil Action No. DKC 21-2623
:
JPMORGAN CHASE BANK, N.A.
:

MEMORANDUM OPINION

In her pro se complaint initially filed in the District Court of Maryland, Plaintiff Pamela Annette Bowman wrote:

I am seeking relief from the three credit bureaus - Equifax, TransUnion and Experian as well as all listed creditors listed as defendants. In this action I am demanding the removal of all fraudulent and erroneous accounts listed on my credit report within 7 days, as well as all addresses that do not match my current mailing address to be removed as well. My life is a direct reflection of my credit score and all defendants have caused great harm and damage to both. As a result, I am also seeking \$29,061.50 in relief and damages. As a result my score should reflect these deletions with an estimated increase of at least 143 points per the credit bureaus only algorithm.

(ECF No. 1-2, at 3). The affidavit attached to the statement of claim attests that she contacted all three credit bureaus "as well as the companies/creditors that were erroneously reported on my credit report." It continues with general assertions applicable to all, without any specification to this JPMCB, the Defendant. The case was removed to this court by Defendant, which promptly

filed a motion to dismiss (ECF No. 7).¹ Notices were sent to Ms. Bowman concerning the removal and the filing of Defendant's motion to dismiss, neither of which were returned as undeliverable. Ms. Bowman has not responded to the motion to dismiss or otherwise appeared at all in this court.

Defendant challenges Plaintiff's attempt to bring a Fair Credit Reporting Act (FCRA) claim against it due to the absence of any factual allegations about what information, if any, this defendant inaccurately reported to credit bureaus, whether any credit bureau provided notice to this defendant which would trigger an obligation to investigate, and how this defendant failed to conduct a reasonable investigation. (ECF No. 7, at 4-5). As argued by Defendant, such allegations are essential to state a claim in this type of case. *Hall v. JPMorgan Chase Bank, N.A.*, No. 19-cv-2510-JKB, 2020 WL 1452132, at *6 (D.Md. Mar. 25, 2020). Plaintiff has not responded. Efforts to encourage Plaintiff to amplify her claims have failed in other cases noted in footnote 1. Accordingly, the complaint will be dismissed.

/s/
DEBORAH K. CHASANOW
United States District Judge

¹ Other defendants removed identical cases. *See, Bowman v. TransUnion*, 21-CV-2552-PX; *Bowman v. Wells Fargo Dealer Services*, 21-cv-2773-PX, and *Bowman v. TD Bank, N.A.*, 21-CV-2692-PX.